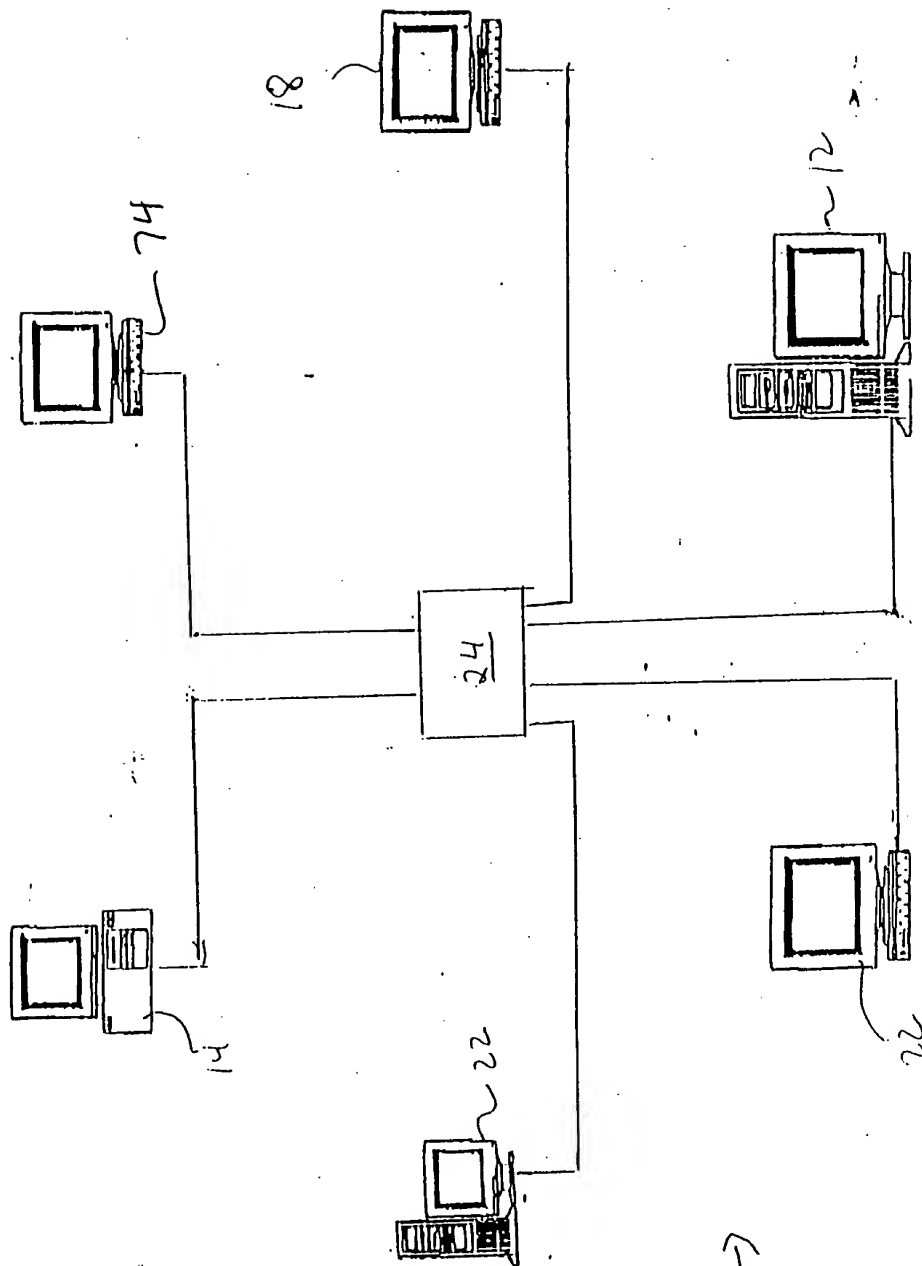


Diagram illustrating a memory layout with two columns of data. The left column contains the values 32, 38, 40, and an empty cell. The right column contains the values 34, 36, 40, 42, 44, 46, 48, and 50. Arrows point from labels 28, 30, and 12 to specific parts of the diagram.

32	34
38	36
40	40
	42
	44
	46
	48
	50

Fig 2.



10 →

Fig 3

52

CREATING CUSTOMER ACCOUNT FILE

54

ENABLING THE CUSTOMER TO SELECT
PAYMENT OPTIONS

56

DIRECTING A FINANCIAL INSTITUTION TO
MAKE PAYMENT

58

COLLECTING PAYMENT FROM A PRIMARY OR
SECONDARY ACCOUNT

FIG. 4

CREATING A CUSTOMER ACCOUNT FILE

PROVIDING AN ELECTRONIC LINK BETWEEN THE ADMINISTRATOR AND CUSTOMER

NOTIFYING THE CUSTOMER
ELECTRONICALLY OF ANY
CHANGE IN ACCOUNT STATUS

[illegible]

FIG. 5

CREATING CUSTOMER FILES

PROVIDING AN ELECTRONIC LINK BETWEEN A CUSTOMER AND THE ADMINISTRATOR

ENTERING CUSTOMER SELECTED PURCHASE PARAMETERS INTO A CUSTOMER FILE

COMPORTING THE TRANSACTION WITH THE PURCHASE PARAMETERS

APPROVING THE TRANSACTION

FIG. 6